

**B. In The Claims**

Please enter the amendment to the claims as set forth below. It is believed that no new matter has been added.

1-185. (Cancelled)

186. (Withdrawn) A method, comprising the steps of:

in a market for loans or lines of credit offered to consumers in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;

the first sector being origination of the loans or lines of credit, the intermediation services in the first sector including:

during an application process for loans or lines of credit offered by a plurality of offerors, obtaining information describing applications made by a plurality of applicants for the loans or lines of credit, the information relating to the qualifications of the applicants relative to underwriting standards of a plurality of lenders;

storing the application information in a database;

submitting the obtained information for matching against underwriting standards of the offerors;

matching the applicants' information against underwriting standards of a plurality of lenders, and identifying to each applicant, from among those lenders having underwriting standards that the respective applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees; and

essentially contemporaneously with the closing of each of a plurality of the loans

or lines of credit, updating the database with information describing the closed loans or lines of credit; and

the second sector being a secondary market for buying and selling of the loans or lines of credit, the intermediation services in the second sector including:

providing intermediation services in the second sector pursuant to a predetermined pricing schedule providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector;

offering to parties in the second sector real-time or near real-time access to the information in the database, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

187. (Currently amended) ~~A method of performance by a provider of intermediation services, the method comprising:~~

~~in a market for a class of financial products in which transactions for products of the class occur among market participants in distinct first and second sectors, the first and second sectors being origination and secondary trading of products of the class, providing computerized intermediation services for transactions in each of the two sectors; and  
outputting a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.~~

1 A method of providing intermediation services, the method comprising the steps of:

2     outputting a pricing schedule for intermediation services, the schedule providing credits  
3     for transaction fees paid by a party for intermediation of transactions in a first sector for  
4     redemption against fees payable by the party for intermediation of transactions in a second  
5     sector, the first and second sectors respectively being origination and secondary trading of  
6     products of a class of financial products in which transactions for the products occur among  
7     market participants in the first sector, distinctly, and the second sector, distinctly; and  
8     providing computerized intermediation services according to the pricing schedule for  
9     transactions in each of the sectors.

188. (Currently amended) The method of claim 187, further comprising the steps of:  
offering information for sale to parties conducting transactions in one of the first and the  
second sectors ~~sector~~, the information being ~~information~~ captured in ~~the course of providing the~~  
intermediation services ~~in the first sector~~, the offering being under a prearranged pricing  
schedule providing price reductions in the price of ~~for~~ the information as fees increase for  
intermediation services provided for transactions ~~in the first sector~~.

189. (Currently amended) The method of claim 187, wherein:  
the ~~predetermined~~ pricing schedule provides that transaction fees ~~paid by a party for the~~  
intermediation of transactions in the second sector are to be credited against an access fee for  
~~by the party to~~ research information describing the financial products.

190. (Currently amended) The method of claim 187, wherein the financial products are  
loans or lines of credit ~~to consumers~~.

191. (Currently amended) The method of claim 190, wherein the loans are ~~home~~ mortgages.

192. (Previously Presented) The method of claim 190, wherein the loans are automobile loans.

193. (Previously presented) The method of claim 190, wherein the loans are personal loans.

194. (Previously presented) The method of claim 190, wherein the first sector is an origination market for the loans or lines of credit, and the second sector is a wholesale secondary market on which the loans or lines of credit are traded.

195. (Currently amended) The method of claim 190, further comprising the steps of: obtaining<sub>1</sub> from a loan applicant<sub>1</sub> information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for origination of a loan; and storing the obtained information in a database for future disclosure to other market participants.

196. (Currently amended) The method of claim 195, further comprising the step of: storing<sub>1</sub> in the database<sub>1</sub> ~~loan applicants'~~ the obtained information ~~at the time of~~ upon completion of a loan application, ~~before the loan is closed between a loan applicant and a lender.~~

197. (Currently amended) The method of claim 195, further comprising the step of:  
updating the database to reflect the terms of a the loan as closed between the loan  
applicant and a the lender.

198. (Currently amended) The method of claim 194, further comprising the steps of:  
obtaining, from a loan applicant, information relating to the qualifications of the loan  
applicant relative to underwriting standards of a lender for origination of a loan; and  
matching the loan applicant's information against underwriting standards of a plurality of  
lenders.

199. (Currently amended) The method of claim 198, further comprising the step of:  
identifying to the loan applicant, from among ~~these~~ the lenders having underwriting  
standards that the loan applicant meets, an indicium of ~~the~~ identity of the lender that has ~~the~~ a  
best combination of low interest rate and fees.

200. (Currently amended) The method of claim 198, further comprising the step of:  
identifying to the loan applicant, from among ~~these~~ the lenders having underwriting  
standards satisfied by the loan applicant, a list of alternative lenders prioritized by a combination  
of low interest rate and fees.

201. (Cancelled) The method of claim 190, wherein:  
the first sector is a wholesale secondary market for loans or lines of credit, and the  
second sector is an origination market for loans or lines of credit.

202. (Previously presented) The method of claim 190, wherein the credits expire if not redeemed within a specified time period.

203. (Cancelled) ~~The method of claim 202, wherein the time period is the close of a month following the month in which the credits are provided.~~

204. (Cancelled) ~~The method of claim 203, wherein the time period is the close of the month immediately following the month in which the credits are provided.~~

205. (Currently amended) The method of claim 187, further comprising the step of:  
offering information for sale to market participants in the second sector, the information being information captured in the course of providing the intermediation services in the first sector.

206. (Currently amended) The method of claim 205, further comprising the step of:  
structuring a pricing schedule for ~~the sale of~~ the information wherein the credits are applicable to reduce ~~the~~ a cost of the information.

207. (Currently amended) The method of claim 187, further comprising the step of:  
offering information for sale to market participants in the first sector, the information being information captured in the course of providing the intermediation services in the second sector.

208. (Previously presented) The method of claim 187, wherein the financial products

are lines of credit.

209. (Previously presented) The method of claim 187, wherein the financial products are commercial loans.

210. (Cancelled) ~~The method of claim 187, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.~~

211. (Currently amended) The method of claim 187 ~~210~~, wherein the first market sector is origination of insurance, and the second sector is reinsurance ~~of existing insurance~~.

212. (Cancelled) ~~The method of claim 187, wherein the first market sector is a secondary market for the financial products and the second sector is an origination market for the financial products.~~

213. (Currently amended) ~~Apparatus computer system~~ comprising:

~~a computer data processing system executing one or more programs to provide intermediation data processing functions and to record credits for transaction fees paid by a party for intermediation of transactions in a first sector for redemption against fees payable by the party for intermediation of transactions in a second sector, the first and second sectors respectively being origination and secondary trading of products of a class of financial products in which transactions for the products occur among market participants in the first sector, distinctly, and second sector, distinctly.~~

~~intermediation data processing functions in distinct first and second sectors of a market for a class of financial products, the first and second sectors being origination and secondary trading of products of the class among market participants,~~

~~——— to record fees due for intermediation services in both sectors of the market to participants in the market using the computer, and~~

~~——— to record a portion of fees recorded for intermediation of transactions in the first sector as credits for redemption against transaction fees for transactions in the second sector, according to a predetermined pricing schedule for the intermediation data processing functions.~~

214. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:

the data processing system records fees according to a pricing schedule that the predetermined pricing schedule provides for reduced pricing for access by a party to research information describing the financial products, the price reduction reduced pricing based on increased transaction volume achieved over a time period by the party over an agreed time period.



215. (Cancelled) ~~The computer system of claim 213, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.~~

216. (Currently amended) The computer system apparatus of claim 213, wherein:  
the computer data processing system is executing the one or more programs to obtain information from respective applicants seeking the financial products, the information relating to the qualifications of the respective applicants relative to underwriting standards of a plurality of offerors, for origination of the financial products, to store the ~~application~~ information in a database, and

to match the ~~application~~ information against the standards of a the plurality of offerors.

217. (Currently amended) The computer system apparatus of claim 216, wherein the financial products are loans to or lines of credit for consumers.

218. (Currently amended) The computer system apparatus of claim 216, wherein:  
the computer data processing system is executing the one or more programs to receive the ~~application~~ information essentially contemporaneously with the completion of respective applications for the financial products and to provide

an interface ~~designed to make~~ making the database available to computers of parties in ~~on a secondary~~ market for the financial products.

219. (Currently amended) The computer system apparatus of claim 216, wherein:  
the computer data processing system is executing the one or more programs to match

~~the application against underwriting standards of a plurality of offerors, and to identify to one of~~  
the applicants, from among ~~the~~ these offerors having underwriting standards that the one  
applicant meets, an indicium of ~~the~~ identity of the offeror that has the a best combination of low  
price and best ~~contractual~~ terms.

220. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein the  
credits expire if not redeemed within a specified time period.

221. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:  
the ~~computer~~ data processing system is executing the one or more programs to receive  
information describing applications for the financial products, to update the database with  
information describing the applications essentially contemporaneously with the respective  
completion of the applications, and to provide

an interface ~~designed to make~~ making the database available to parties ~~on~~ in a  
secondary market for the financial products according to the a ~~predetermined~~ pricing schedule.

222. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:  
the ~~computer~~ data processing system is executing the one or more programs to obtain  
information from an applicant for one of the financial products, the information relating to the  
qualifications of the applicant relative to offering underwriting standards of a plurality of offerors,  
for origination of a the one of the financial products and

to match the ~~applicant's~~ information against the offering underwriting standards of a  
~~plurality of offerors~~, and to identify to the applicant, from among those of the offerors having  
offering underwriting standards that the applicant meets, an indicium of ~~the~~ identity of the

offeror that has the a best combination of low interest rate and fees.

223. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:  
the ~~computer~~ data processing system is executing the one or more programs to offer  
information for sale to market participants in the second sector, the information being  
~~information captured in the course of~~ providing intermediation services in the first sector.

224. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:  
the ~~computer~~ data processing system is executing the one or more programs to record  
a portion of the fees recorded for intermediation of transactions in the second ~~market~~ sector as  
credits for redemption against transaction fees for transactions in the first ~~second~~ sector.

225. (Currently amended) A method of ~~performance by a provider of~~ intermediation  
services, the method comprising the steps of:  
providing, by a computer system, intermediation services for intermediation of  
transactions in each of a first sector and a second sector, the first and second sectors  
respectively being origination and secondary trading of products of a class of financial products  
in which transactions for the products occur among market participants in the first sector,  
distinctly, and second sector, distinctly; and  
~~in a market for a class of financial products in which transactions occur in distinct first~~  
~~and second sectors, the first and second sectors being origination and secondary trading of~~  
~~products of the class among market participants, providing, by a computer system,~~  
~~intermediation services for transactions in each of the two sectors; and~~  
offering, by the computer system, information for sale to parties conducting transactions

in the second sector, some of the information being information captured in the course of  
providing the intermediation services in the first sector, the offering being carried out according  
to under a prearranged pricing schedule providing price reductions in the price of for the  
information as fees increase for intermediation services ~~provided for transactions in the first~~  
sector.

226. (Currently amended) The method of claim 225, ~~wherein: further including the~~  
steps of  
~~the second sector is a secondary market for buying and selling of the financial products;~~  
and  
providing the intermediation services for intermediation according to a predetermined  
pricing schedule ~~for intermediation services provides that wherein~~ transaction fees paid by a  
party for intermediation of transactions in the first sector are to be credited against fees payable  
by the party for intermediation of transactions in the second sector.

227. (Currently amended) The method of claim 225, wherein:  
~~the first sector is an origination market, and the information is includes application~~  
information for the financial products obtained from applicants for matching against underwriting  
standards of a plurality of offerors of the financial products, the information being stored in a  
database.

228. (Currently amended) The method of claim 227, further comprising the step of:  
updating, essentially contemporaneously with the closing of each of a plurality of the  
financial products, ~~updating the database with information describing the closed financial~~

products.

229. (Currently amended) The method of claim 227, further comprising the step of:  
updating, essentially contemporaneously with the completion of each of a plurality of  
applications for a plurality of the financial products, ~~updating the database with information~~  
~~describing the applications.~~

230. (Previously presented) The method of claim 225, wherein the financial products  
are loans or lines of credit to consumers.

231. (Currently amended) The method of claim 230, wherein:  
the information includes a lowest interest rate offered by any lender to a loan applicant  
meeting a profile specified by ~~the~~ a party purchasing the information.

232. (Currently amended) The method of claim 230, wherein:  
the information includes a volume of loan applications meeting a profile specified by the  
a party purchasing the information.

233. (Currently amended) The method of claim 230, wherein:  
the information includes a statistical characterization of loans closed, the loans meeting  
a profile specified by ~~the~~ a party purchasing the information.

234. (Currently amended) The method of claim 230, wherein:  
the information includes a statistical characterization of loan pools traded, the pools

meeting a profile specified by the a party purchasing the information.

235. (Currently amended) The method of claim 230, wherein the first sector is an origination sector for the loans or lines of credit, and the second sector is a wholesale secondary market for buying and selling of the loans or lines of credit.

236. (Currently amended) The method of claim 235, further comprising the step of: storing in the database loan applicants' information for loans not closed between a loan applicant and a lender.

237. (Currently amended) The method of claim 235, further comprising the steps of: obtaining ~~from an~~ applicant information relating to the qualifications of the an applicant relative to underwriting standards of a lender for origination of a loan or line of credit; and matching the applicant's information against underwriting standards of a plurality of lenders.

238. (Currently amended) The method of claim 237, further comprising the step of: identifying to the ~~loan~~ applicant, from among those lenders having underwriting standards satisfied by the ~~loan~~ applicant, an indicium of the identity of the lender that has the a best combination of low interest rate and fees and ~~the best contractual~~ terms.

239. (Cancelled) ~~The method of claim 230, wherein:~~  
~~—— the first sector is a wholesale secondary market for loans or lines of credit and the~~  
~~second sector is an origination market for loans or lines of credit.~~

240. (Currently amended) The method of claim 226 ~~230~~, wherein the credits expire if not redeemed within a specified time period.

241. (Currently amended) ~~Apparatus data processing system, the system comprising:~~  
a data processing system having at least one computer programmed to provide intermediation data processing functions for transactions in a class of financial products in distinct first and second sectors, the first and second sectors respectively being origination and secondary trading of products of the class among market participants and  
to provide access to information to parties conducting transactions in the second sector and to record charges for ~~that~~ the access, some of the information being information captured in ~~the course of providing~~ intermediation services in the first sector, ~~the~~ and offered being under a ~~prearranged~~ pricing schedule providing price reductions in ~~the price of~~ for the information as fees increase for the intermediation services provided for transactions in the first sector.

242. (Currently amended) The system of claim 241, wherein:  
the at least one computer is programmed to obtain application information ~~from an~~ applicant for one of the financial products, the application information relating to the qualifications of the an applicant relative to underwriting standards of a plurality of each of offerors, for origination of a the one of the financial products and  
to match the applicant's application information against the underwriting standards of a plurality of offerors, and to identify ~~to the applicant~~, from among those of the offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has ~~the best~~ a combination of low interest rate and fees.

243. (Currently amended) The system of claim 241, wherein:  
the at least one computer is programmed to record fees due for the intermediation services in both of the sectors of the market to participants in the market using the computer and  
to record a portion of fees recorded for the intermediation of transactions in the first market sector as credits for redemption against transaction fees for transactions in the second sector, according to a ~~predetermined~~ pricing schedule.

244. (Currently amended) The system of claim 241, wherein:  
the at least one computer is programmed to record transaction fees for the intermediation services provided to the parties, according to a predetermined pricing schedule ~~for the intermediation services~~ providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation ~~of~~ for other transactions, and to provide a price reduction for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved over a time period by the party requesting access to the research information.

245. (Currently amended) The system of claim 241, wherein the at least one computer is programmed  
to record fees due for the intermediation services rendered in both sectors ~~of the market to users of the computer~~ and,  
according to a ~~predetermined~~ pricing schedule, to record a portion of fees recorded for



the intermediation of transactions in the first sector as credits for redemption against transaction fees for transactions in the second sector.

246. (Currently amended) The system of claim 241, wherein the financial products are loans or lines of credit ~~for consumers~~.

247. (Currently amended) The system of claim 241, wherein a ~~predetermined~~ pricing schedule provides for a price reduction ~~in a price of~~ for the information when offered for sale, the price reduction increasing as fees increase for intermediation services provided to a party purchasing the information for transactions in one of the first and second sectors ~~sector~~.

248. (Currently amended) The system of claim 241, wherein:  
the information includes a lowest interest rate offered by any lender to an applicant for the financial products meeting a profile specified by ~~the~~ a party purchasing the information.

249. (Currently amended) The system of claim 241, wherein:  
the information includes a volume of loan applications meeting a profile specified by ~~the~~ a party purchasing the information.

250. (Currently amended) The system of claim 241, wherein:  
the information includes a statistical characterization ~~of closed financial products, the~~ financial products meeting a profile specified by ~~the~~ a party purchasing the information.

251. (Currently amended) The system of claim 241, wherein:

the information includes a statistical characterization of traded pools of the financial products, the pools meeting a profile specified by the a party purchasing the information.

252. (Withdrawn) A method for performance by a provider of intermediation services, comprising the steps of:

on a secondary market for buying and selling of loans to consumers and/or lines of credit let to consumers, providing intermediation services for buying and selling of the loans or lines of credit, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans or lines of credit, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

253. (Withdrawn) The method of claim 252, further comprising the steps of:

during an application process for the loans or lines of credit, obtaining information describing solicitations made by a plurality of applicants for the loans or lines of credit and submitted for matching against underwriting standards of a plurality of offerors of the loans or lines of credit, and storing the solicitation information in a database for sale to the parties in the secondary market.

254. (Withdrawn) The method of claim 252, further comprising the steps of:

obtaining information from a loan applicant, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of lenders, for origination of a

financial product; and

matching the applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards that the applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees and best contractual terms.

255. (Withdrawn) The method of claim 252, wherein:

the research information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the market participant purchasing the research information.

256. (Withdrawn) The method of claim 252, wherein:

the research information includes a volume of loan solicitations meeting a profile specified by the market participant purchasing the research information.

257. (Withdrawn) The method of claim 252, wherein:

the research information includes a statistical characterization of loans or lines of credit closed, the loans or lines of credit meeting a profile specified by the market participant purchasing the research information.

258. (Withdrawn) The method of claim 252, wherein:

the research information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the market participant purchasing the research information.

259. (Withdrawn) The method of claim 252, wherein:

the schedule provides for credits for transaction fees paid by a market participant for origination of the loans or lines of credit, wherein the credits may be redeemed to offset transaction fees payable by the market participant for wholesale secondary buying and selling of the loans or lines of credit.

260. (Withdrawn) The method of claim 252, further comprising the steps of:

obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for origination of a loan; and  
storing the obtained information in a database for future sale to other market participants.

261. (Withdrawn) The method of claim 252, further comprising the steps of:

obtaining from a loan applicant information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for origination of a loan; and  
matching the loan applicant's information against underwriting standards of a plurality of lenders.

262. (Withdrawn) The method of claim 261, further comprising the step of:

identifying to the loan applicant, from among those lenders having underwriting standards satisfied by the loan applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees.

263. (Withdrawn) The method of claim 252, wherein the credits expire if not redeemed

within a specified time period.

264. (Withdrawn) A method for performance by a provider of computer information services, comprising the steps of:

during an application process for financial products offered by a plurality of offerors, obtaining information describing solicitations made by a plurality of applicants for the financial products and submitted for matching against underwriting standards of the offerors, and storing the solicitation information in a database;

essentially contemporaneously with the closing of each of a plurality of the financial products, updating the database with information describing the closed financial products; and making the database available to parties on a secondary market for the financial products.

265. (Withdrawn) The method of claim 264, further comprising the step of: matching the applicants' information against underwriting standards of the plurality of offerors.

266. (Withdrawn) The method of claim 265, further comprising the step of: identifying to the applicants, from among those offerors having underwriting standards that the respective applicants meet, an indicium of the identity of the respective offerors that have the best combination of low interest rate and fees and best contractual terms.

267. (Withdrawn) The method of claim 264, further comprising the step of: in a market for the financial products in which transactions occur among market

participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

268. (Withdrawn) The method of claim 264, further comprising the steps of:  
offering to parties in a market for financial products real-time or near real-time access to statistics reflecting transactions in the financial products.

269. (Withdrawn) The method of claim 264, further comprising the step of:  
matching the applicants' information against underwriting standards of a plurality of lenders.

270. (Withdrawn) The method of claim 269, further comprising the step of:  
identifying to the applicants, from among those lenders having underwriting standards satisfied by the applicant, an indicium of the identity of the respective lender that has the best combination of low interest rate and fees for each applicant.

271. (Withdrawn) The method of claim 264, further comprising the step of:  
providing intermediation services for buying and selling the financial products in the secondary market for the financial products; and  
structuring a pricing schedule to provide credits for transaction fees paid by a lender for

obtaining the solicitation information for redemption against fees payable by the lender for intermediation of transactions in the secondary market.

272. (Withdrawn) The method of claim 271, wherein the credits expire if not redeemed within a specified time period.

273. (Withdrawn) The method of claim 264, further comprising the steps of:  
offering access to the information to parties on the secondary market under a prearranged pricing schedule providing reductions in the price of the information as fees increase for provision of origination services for the financial products.

274. (Withdrawn) The method of claim 264, wherein the financial products are loans to consumers.

275. (Withdrawn) The method of claim 274, wherein the loans are mortgages.

276. (Withdrawn) The method of claim 264, wherein the financial products are automobile loans.

277. (Withdrawn) The method of claim 264, wherein the financial products are lines of credit.

278. (Withdrawn) The method of claim 264, wherein the financial products are business loans.

279. (Withdrawn) The method of claim 264, further comprising the step of:  
matching each applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, an indicium of the identity of the lender that has the best combination of low interest rate and fees.

280. (Withdrawn) The method of claim 279, further comprising the step of:  
identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, a list of alternative lenders prioritized by low interest rate and fees and best contractual terms.

281. (Withdrawn) The method of claim 264, wherein the first market sector is origination of insurance, and the second sector is reinsurance of existing insurance.

282. (Withdrawn) A computer, comprising:  
hardware and/or software designed to obtain information describing solicitations for financial products from a plurality of applicants for origination of the financial products, and to store the solicitation information in a database;  
hardware and/or software designed to match the solicitation information against underwriting standards of a plurality of offerors of the financial products;  
hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and



an interface designed to make the database available to parties on a secondary market for the financial products.

283. (Withdrawn) The computer of claim 282, further comprising:

offering the solicitation information for sale to the parties in the secondary market, the offer being under a prearranged pricing schedule providing reductions in the price of the solicitation information as fees increase for intermediation services provided to the lenders.

284. (Withdrawn) The computer of claim 282, further comprising:

hardware and/or software designed to host a secondary market for buying and selling of the financial products and to maintain a record of fees earned for intermediation of transactions on the secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

285. (Withdrawn) The computer of claim 282, further comprising:

hardware and/or software designed to provide reductions in price for access to the database by a party, the reductions increasing based on increased transaction volume achieved by the party over an agreed time period according to a predetermined pricing schedule.

286. (Withdrawn) The computer of claim 285, further comprising:

hardware and/or software designed to credit transaction fees paid by a party for intermediation of transactions toward fees payable by the party for intermediation of other transactions according to a predetermined pricing schedule.

287. (Withdrawn) A computerized method, comprising the steps of:

obtaining information from an applicant for a financial product, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of offerors of the financial product, for origination of the financial product;

receiving and storing underwriting standards from a plurality of offerors; and

by computer, automatically matching the applicant's information against underwriting standards of a plurality of offerors, and identifying to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of low interest rate and fees.

288. (Withdrawn) The method of claim 287, further comprising the step of:

in a market for the financial products in which transactions occur among market participants in distinct first and second sectors, providing computerized intermediation services for transactions in the financial products in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

289. (Withdrawn) The method of claim 287, further comprising the step of:

offering information for sale to parties buying and selling on a secondary market for buying and selling of financial products, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

290. (Withdrawn) The method of claim 287, further comprising the steps of:

structuring a pricing schedule to provide credits for transaction fees paid by a offeror for obtaining the solicitation information for redemption against fees payable by the offeror for intermediation of transactions in the secondary market.

291. (Withdrawn) The method of claim 287, wherein the credits expire if not redeemed within a specified time period.

292. (Withdrawn) The method of claim 287, wherein the best combination is determined by comparing interest rates.

293. (Withdrawn) The method of claim 287, wherein the identity of the offeror of the best combination of interest rate and fees further factors in a consideration of other contractual terms.

294. (Withdrawn) A computer, comprising:

hardware and/or software designed to obtain information from an applicant for a

financial product, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of offerors, for origination of a financial product

a storage device storing underwriting standards of a plurality of offerors; and

hardware and/or software designed to match the applicant's information against the offerors' underwriting standards, and to identify to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of contractual terms.

295. (Withdrawn) The computer of claim 294, further comprising:

hardware and/or software designed to provide intermediation data processing functions for buying and selling of the financial products on a secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

296. (Withdrawn) The computer of claim 294, further comprising:

hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and

an interface designed to make the database available to parties on a secondary market for the financial products.

297. (Withdrawn) The computer of claim 294:

wherein the financial product is a loan, and the contractual terms include interest rate, fees, and other contractual terms.

298. (Withdrawn) The computer of claim 294:

wherein the financial product is an insurance policy, and the contractual terms include premium rate, fees, and other contractual terms.

299. (Currently amended) The method of claim 225, wherein:

~~wherein~~ the first sector is an origination market for loans or lines of credit to be let to consumers, and the second sector is a secondary market for buying and selling of the consumer loans or lines of credit;

and ~~the further comprising: on the secondary market, providing of the~~ intermediation services for buying and selling of the loans or lines of credit, is carried out according to a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of for other transactions, and providing for reduced pricing for access by a party to research information describing the loans or lines of credit, the price reduction based on increased transaction volume achieved over a time period by the party over an agreed time period to the research information.

300. (Currently amended) The method of claim 228, wherein:

the financial products are loans or lines of credit offered to consumers by a plurality of offerors; and

the providing of the intermediation services in the first sector includes the steps of:

obtaining, during an application process for loans or lines of credit, ~~obtaining~~  
applicant information describing each applications made by each of a plurality of applicants for  
the loans or lines of credit, the applicant information relating to the qualifications of the  
applicants relative to underwriting standards of a plurality of lenders;  
~~submitting the obtained information for matching against underwriting standards~~  
~~of the offerors;~~

matching the applicants' information against the underwriting standards of a  
plurality of lenders, and identifying to each said applicant, from among those of the lenders  
having underwriting standards that the respective applicant meets, an indicium of the identity of  
the lender that has a best combination of low interest rate and fees; and

updating, essentially contemporaneously with the closing of each of a plurality of  
the loans or lines of credit, updating the database with information describing the closed loans  
or lines of credit; and

the providing of the intermediation services ~~in the second sector~~ includinges:

providing intermediation services in the second sector pursuant to a  
~~predetermined pricing schedule~~ providing credits for transaction fees paid by a party for  
intermediation of transactions in the first sector for redemption against fees payable by the  
party for intermediation of transactions in the second sector; and

offering to parties in the second sector real-time or near real-time access to  
some of the information in the database.

301. (Withdrawn) The method of claim 252, further comprising the step of:  
updating the database with information describing closed loans or lines of credit  
essentially contemporaneously with the closing of the closed loans or lines of credit.

302. (Withdrawn) The method of claim 252, further comprising the steps of:

providing intermediation data processing functions for transactions in a class of financial products in distinct first and second sectors, the first and second sectors being origination of loans to consumers and/or lines of credit let to consumers and the secondary market among market participants of the consumer loans and/or lines of credit;

and further comprising the steps of:

recording transaction fees for intermediation services provided to the parties; and

providing access to information to parties conducting transactions in the second sector and to record charges for that access, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

303. (Withdrawn) The computer of claim 284:

wherein the financial products are loans to consumers and/or lines of credit let to consumers;

and further comprising the step of storing the solicitation information in a database for sale to the parties in the secondary market.

Please add new claims 304-312:

304. (New) A method of providing transaction services, the method comprising the steps of:

outputting a pricing schedule for said services, said services for at least one of lending/loan trading, offering lines of credit/lines of credit trading and insurance/reinsurance, the

schedule providing credits for transaction fees paid by a party for transactions in a first sector for redemption against fees payable by the party for transactions in a second sector, the first and second sectors respectively being origination and secondary trading of products of a class of financial products in which transactions for the products occur among market participants in the first sector, distinctly, and the second sector, distinctly; and

providing computerized services according to the pricing schedule for transactions in each of the sectors.

305. (New) Apparatus comprising:

a data processing system executing one or more programs to provide financial transaction data processing functions involving at least one of lending/loan trading, offering lines of credit/lines of credit trading and insurance/reinsurance and to record credits for transaction fees paid by a party for transactions in a first sector for redemption against fees payable by the party for transactions in a second sector, the first and second sectors respectively being origination and secondary trading of products of a class of financial products in which transactions for the products occur among market participants in the first sector, distinctly, and second sector, distinctly.

306. (New) Apparatus comprising:

a data processing system having at least one computer programmed to provide data processing for transactions in a class of financial products in distinct first and second sectors, the first and second sectors respectively being origination and secondary trading of products of the class among market participants, said transactions involving at least one of lending/loan trading, offering lines of credit/lines of credit trading and insurance/reinsurance and

said at least one computer programmed to provide access to information to parties



conducting transactions in the second sector and to record charges for the access, the information being captured in providing financial transaction services in the first sector and offered under a pricing schedule providing price reductions for the information as fees increase for the services provided for transactions in the first sector.

307. (New) The apparatus of claim 213, wherein the first sector is origination of insurance.

308. (New) The apparatus of claim 241, wherein the first sector is origination of insurance.

309. (New) The method of claim 225, wherein the first sector is origination of insurance.

310. (New) A method of providing intermediation services, the method comprising the steps of:

outputting a pricing schedule for intermediation services, the schedule providing credits for transaction fees paid by a party for intermediation of a first transaction in a secondary market for redemption against fees payable by the party for intermediation of a second transaction in said secondary market, and

providing computerized intermediation services according to the pricing schedule for said transactions.

311. (New) The method of claim 310, further comprising the step of:

offering information for sale to parties conducting transactions in the secondary market, the information being captured in providing the intermediation services, the offering being under a pricing schedule providing price reductions for the information as fees increase for intermediation services.

312. (New) The method of claim 310, wherein:

the first and second transactions occur in a wholesale secondary market for loans or  
lines of credit.